

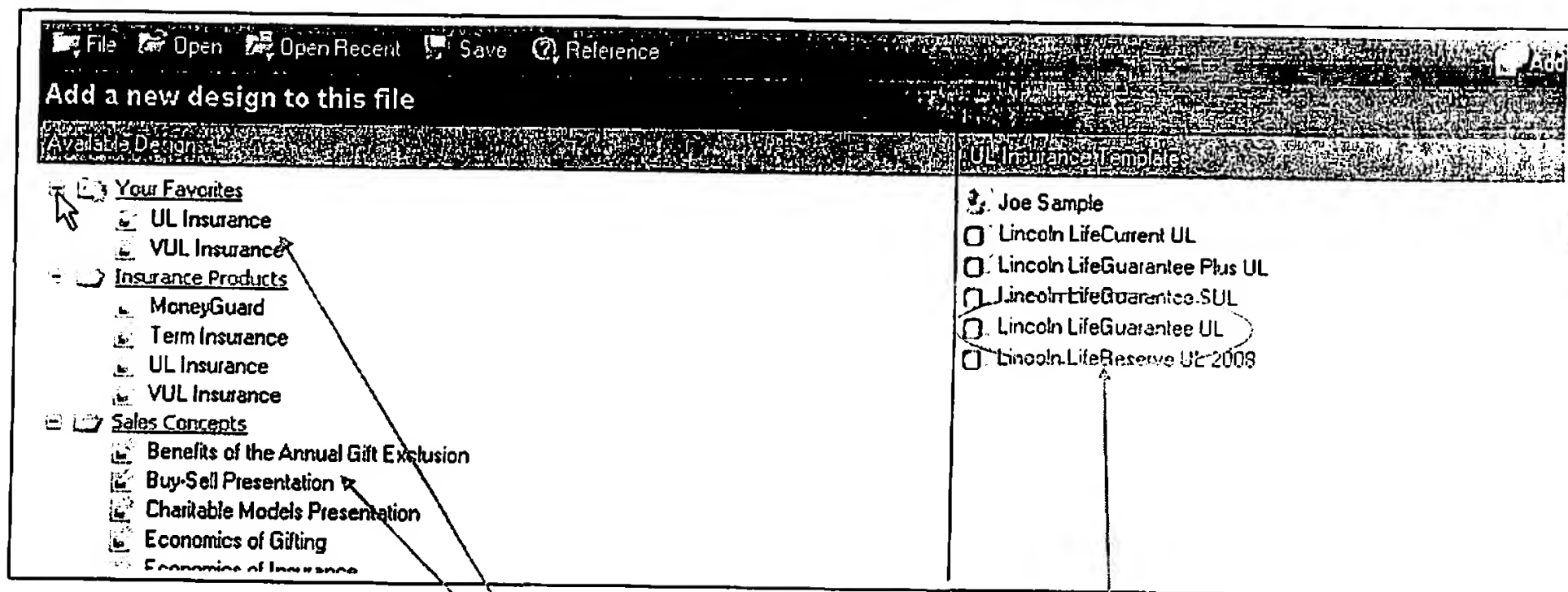
# Lincoln DesignIt<sup>SM</sup> Platform

## How to Enter System

To enter the Lincoln DesignIt<sup>SM</sup> Illustration Platform, double click on the icon on your desktop.





Double Click Here



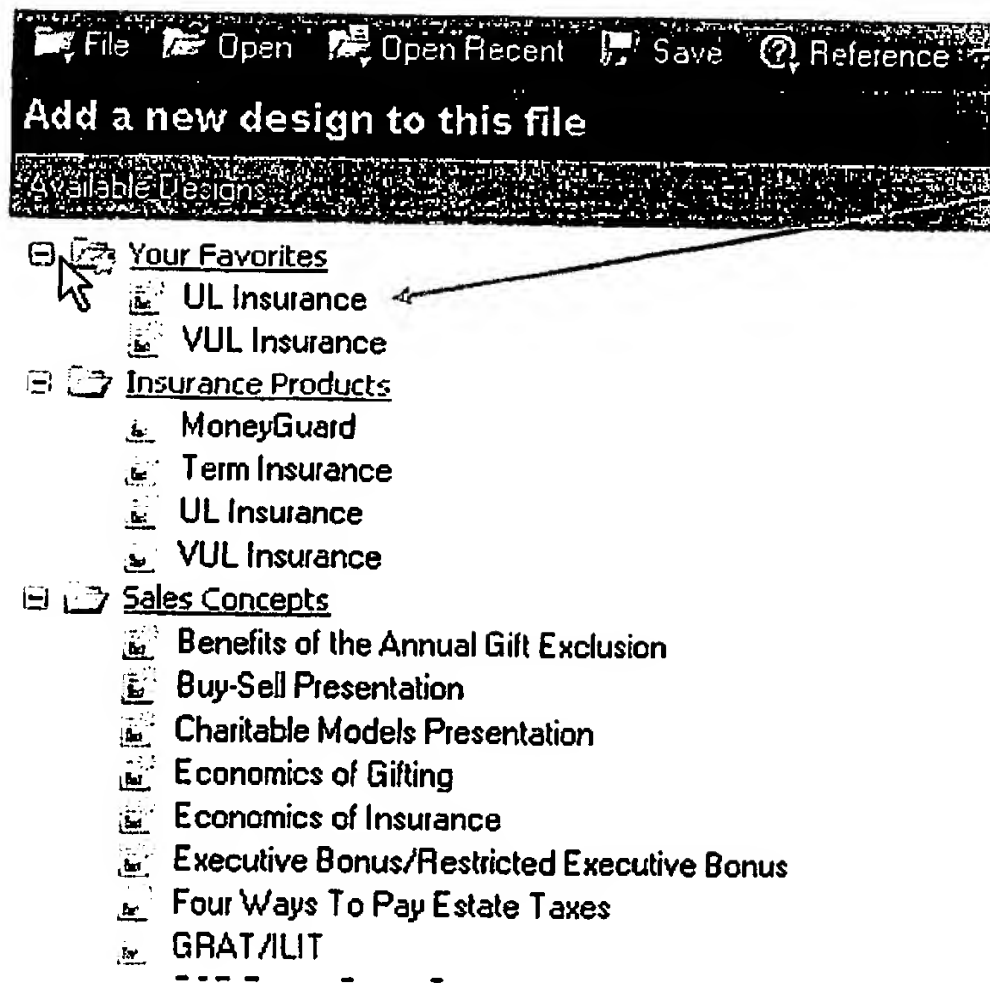
On the left hand side of the next screen you will see a list of Lincoln Insurance Products, Sales Concepts and other tools. Click on the one that you want.

On the right hand side of the screen you will have a list of templates to choose from. You will have the option of creating your own list of templates for future use.

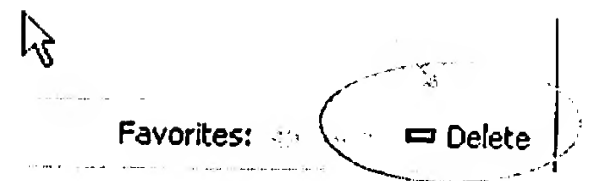
At the bottom of the page is a selector which allows you to create a favorites list. These are the products which you use most often. Highlight the product or sales concept and then click on Add.

Favorites:  Add 

## Exhibit B



Your list of favorites will appear at the top of the list. You can delete or change your favorites the same way you added by highlighting and clicking on Delete.



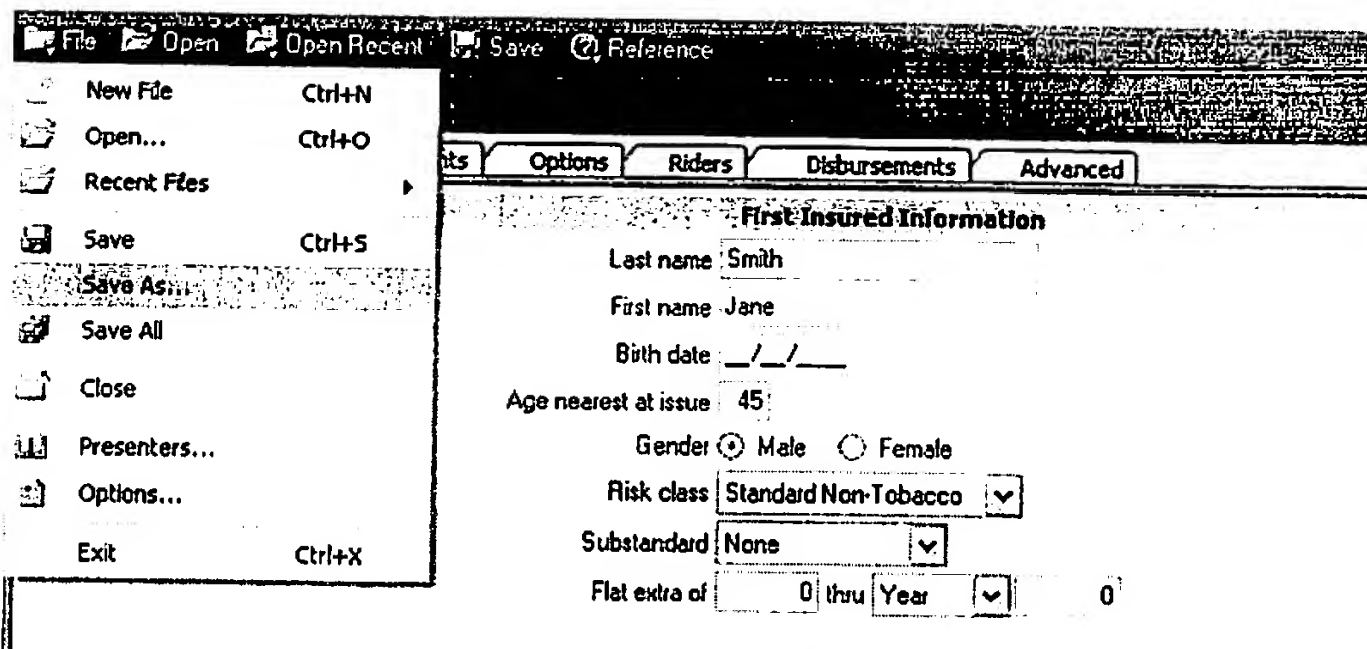
Once you have selected the product from one of the lists, double click on it and a new illustration will open up. You may now begin input.

# Lincoln DesignIt<sup>SM</sup> Platform

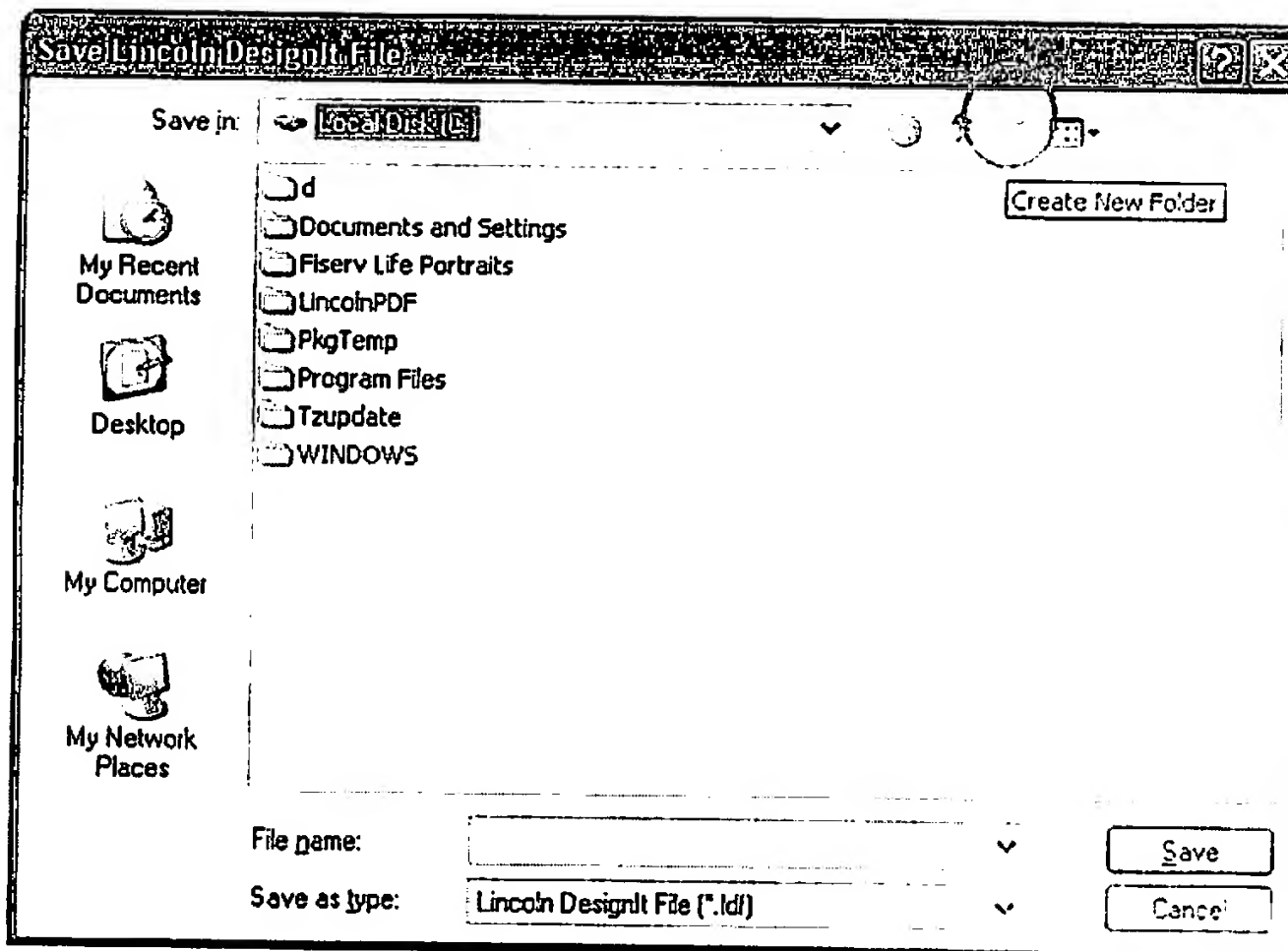
## How to Save Clients

Saving clients can be done several different ways, but we recommend setting up client files with the names of your clients similar to how you would save files for a standard Windows application (e.g. Word files). *The tips illustrated below explain how to set all of your clients in one folder, but by repeating the process you can create and organize in multiple folders if desired.*

After creating the designs(s) for your client simply click 'File' and select "Save As..."

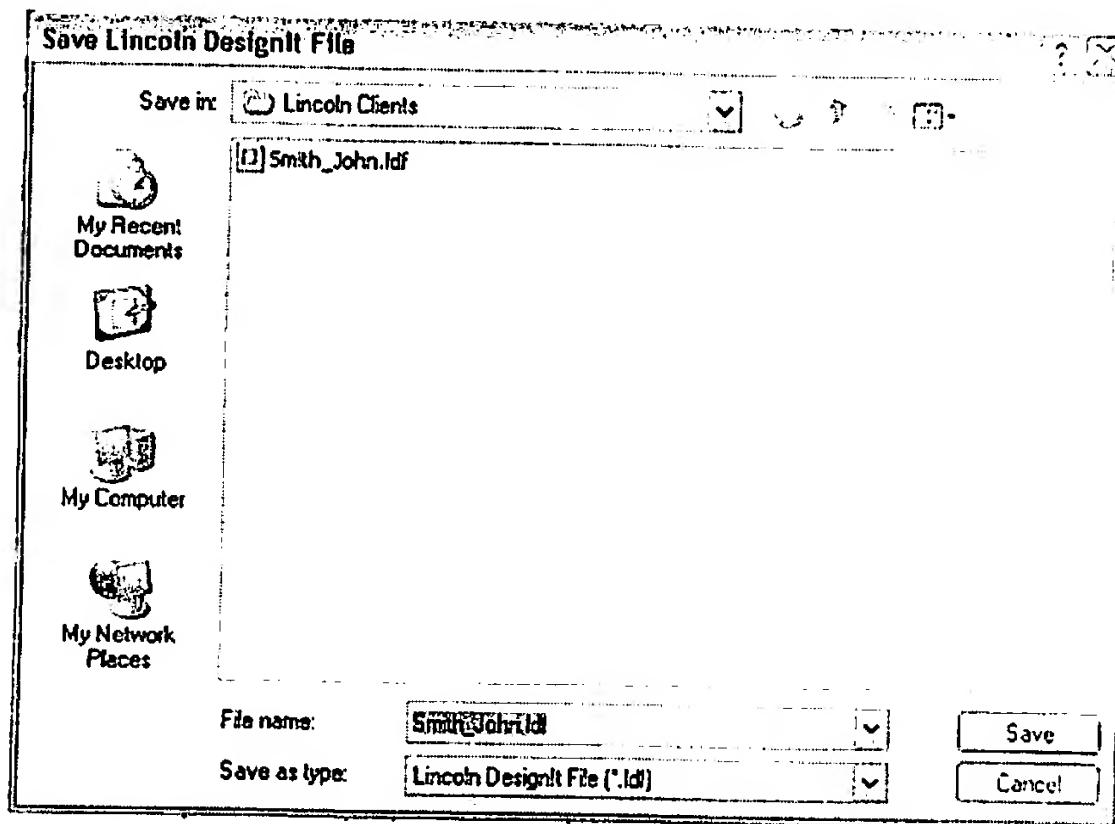


Next select "Create New Folder" and name it, as this will now become the location of your client files (we recommend creating this folder on your C:\ drive as shown below).

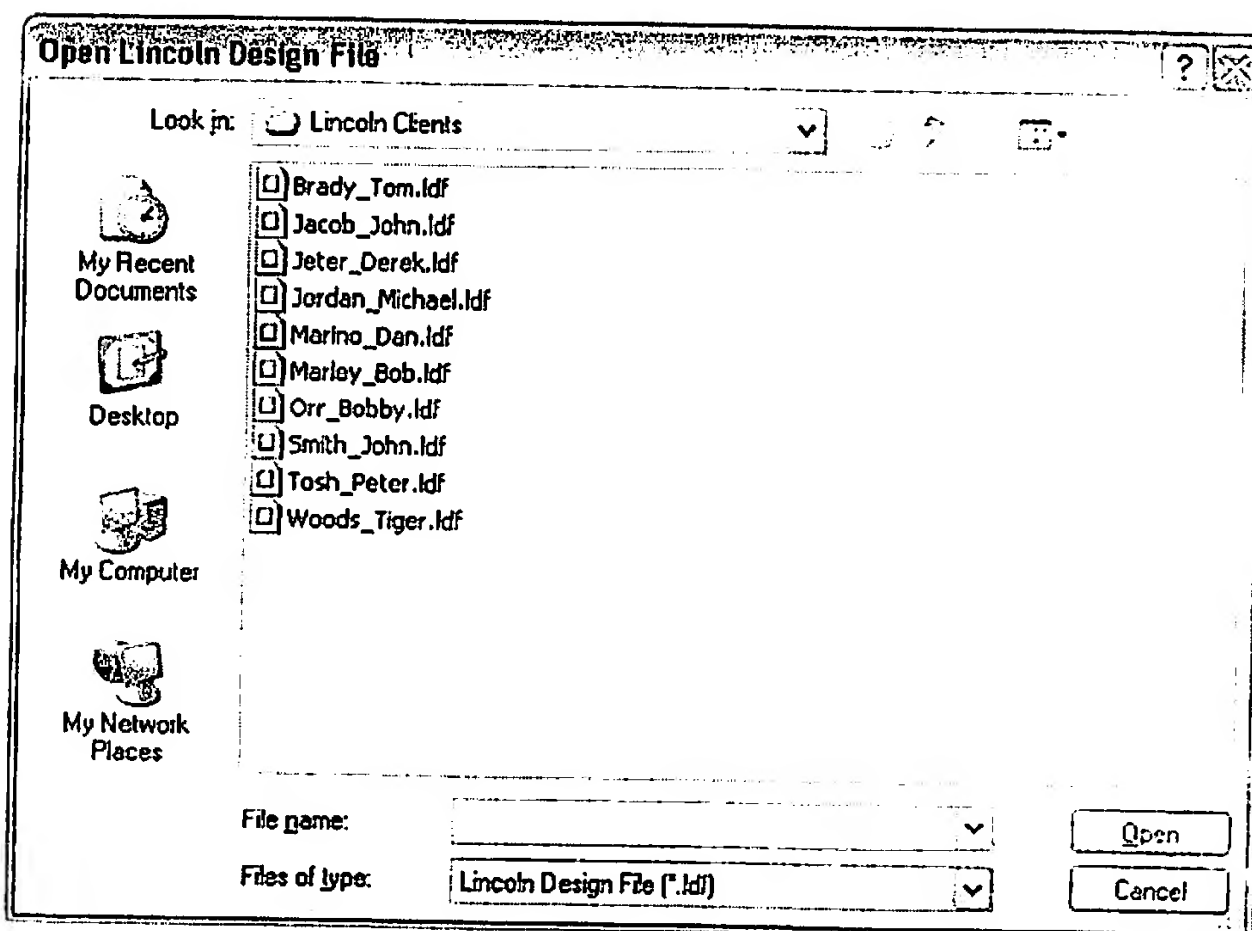


## Exhibit D

After naming the folder, in this example 'Lincoln Clients,' enter the name of the client file and then click 'Save.' Once you've saved your first client file, you'll notice the system remembers where your last file was saved and will automatically bring up this file for saving and retrieving your client cases. *Note your DesignIt<sup>SM</sup> client file will have an '.ldf' extension.*



Over time your client files will look similar to the folder below.



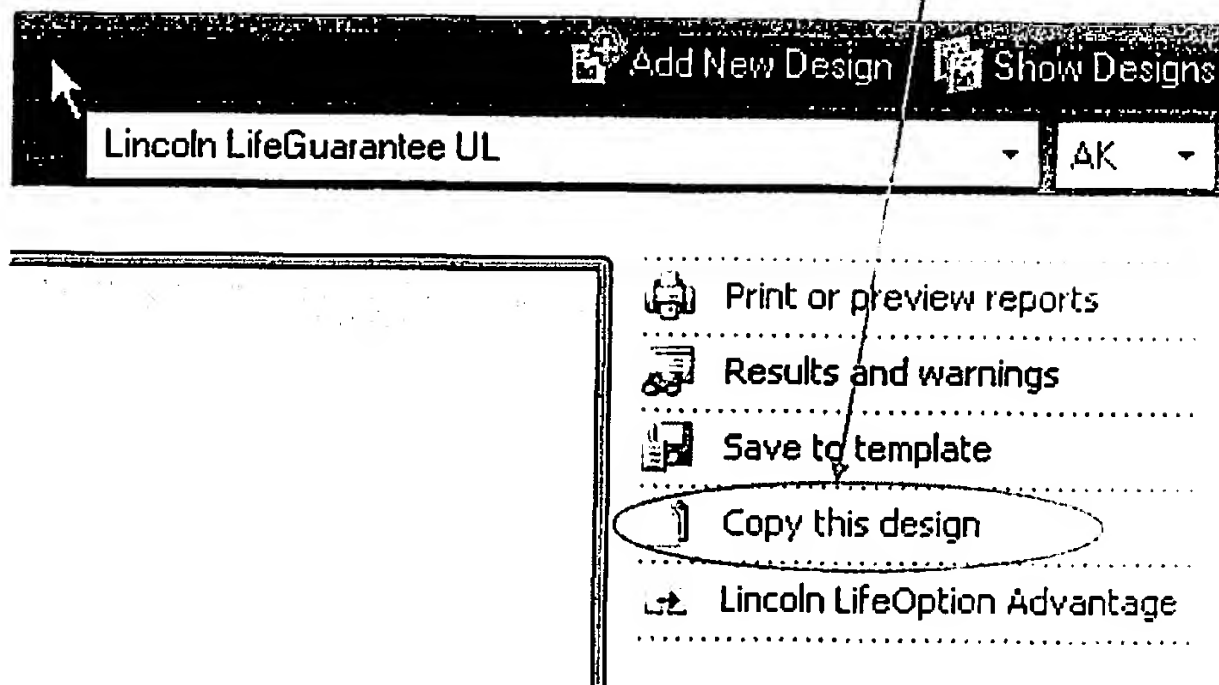
# Lincoln DesignIt<sup>SM</sup> Platform

## How to Add or Manage Designs

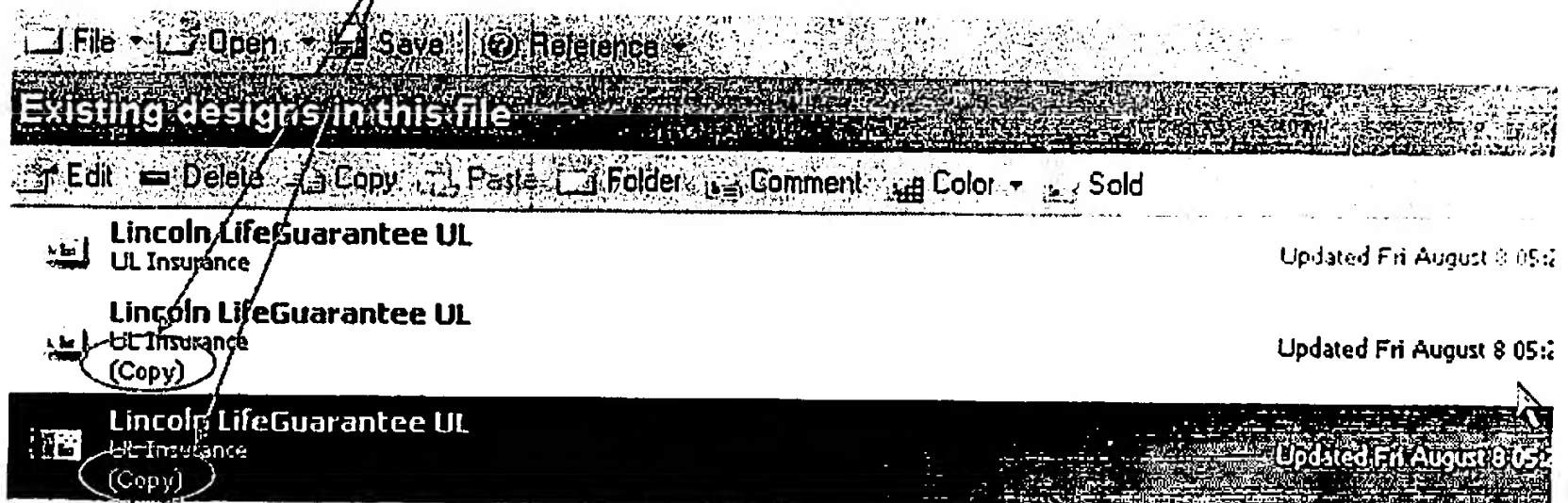
If you would like to run several illustrations for the same client with variations on theme, you can copy the original design and then make edits. To accomplish this:

- enter all necessary client information
- make all product design selections
- click on **Copy this design**.

This will allow you to carry over all information to a new illustration and then make changes accordingly. This allows you to have several active illustrations for the same client simultaneously and allows you to compare premiums for the different designs.



You can access all of the copies of your original illustration in the list of designs.



# Lincoln Design<sup>SM</sup> Platform

## How to Input Presenter (Agent) Information

In Design<sup>SM</sup>, every illustration must have a presenter before you can print output. To select a presenter, click on Select a Presenter with the flashing icon at the bottom of any of the input screens.



The Presenter Profile screen will pop up. Complete all required fields which are designated by underlining. When finished, click on OK

**Presenter Profile**

Name  
First Name   
Last Name

Company/Corporation

Street Address  
Address

City

State  Zip

Telephone Numbers  
Telephone   
 Fax   
 Cell

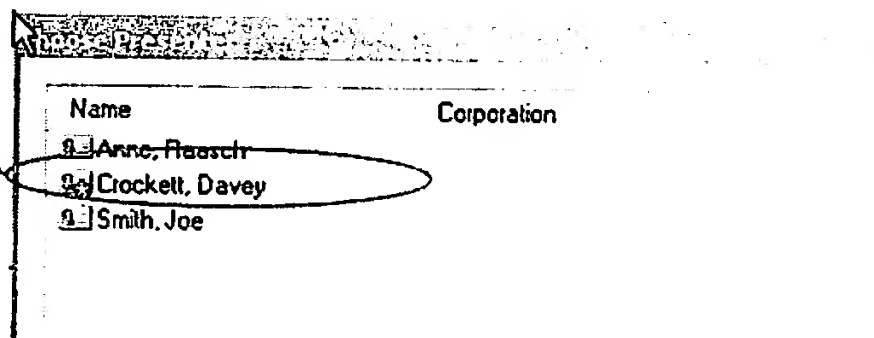
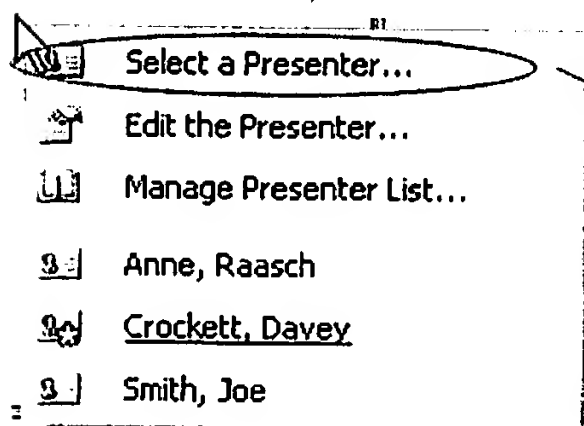
Miscellaneous  
 EMail Address   
 CA License  (required only for California)

☐ Bank Version

Undefined fields are required.



Once there is at least one presenter entered into the system, the next time you enter you will have the option to change or edit the presenter. The following list of options will appear.



Clicking on Select a Presenter will produce a list of all presenters entered and saved in the system. By highlighting a name on the list and clicking OK, that presenter will be entered for just the illustration you are working on at that time.



# Exhibit G

Select a Presenter...

Edit the Presenter...

Manage Presenter List...

Anne, Raasch

Crockett, Davey

Smith, Joe

By selecting Edit the Presenter, you may add/change information for an existing Presenter.

By selecting Manage Presenter List, all presenters will appear and you can either add a new presenter or, by highlighting a name on the list, you may add a similar presenter (information will be copied), edit, delete a name on the list or select a presenter to be your Preferred Presenter.

Preferred Presenter means that the individual selected will automatically appear on every illustration unless you designate otherwise.

**Presenter Profile**

Name

First Name Davey

Last Name Crockett

Company/Corporation

Street Address

Address 1234 Western Blvd

City Sagebrush

State WY Zip 12345

Telephone Numbers

Telephone (455) 555-5555

Fax

Cell

Miscellaneous

E-Mail Address

CA License (required only for California)

☐ Bank Version

Undefined fields are required.

OK Cancel

**Non-Presenter**

Add Add Similar Edit Delete Preferred

OK X Cancel

Name	Company/Corporation	Phone
Anne, Raasch		(860) 555-5555
Crockett, Davey		(455) 555-5555
Smith, Joe		(860) 555-5555

Always be sure to check ☒ OK when complete or your changes will not be saved.

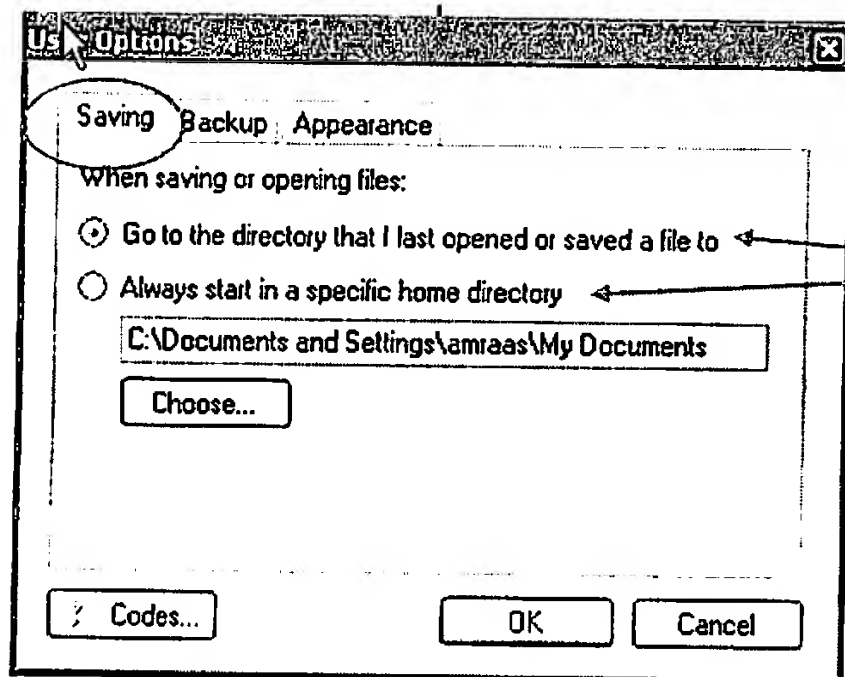
# Lincoln DesignIt™ Platform

## How to Set and Adjust User Options

On the first screen within the DesignIt™ system, click on **File** in the upper left hand corner. Scroll down and select **Options**.

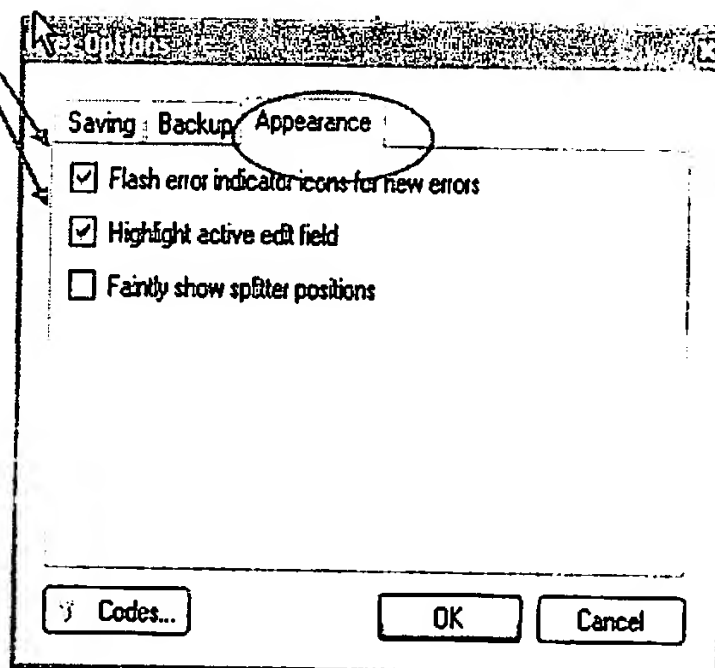
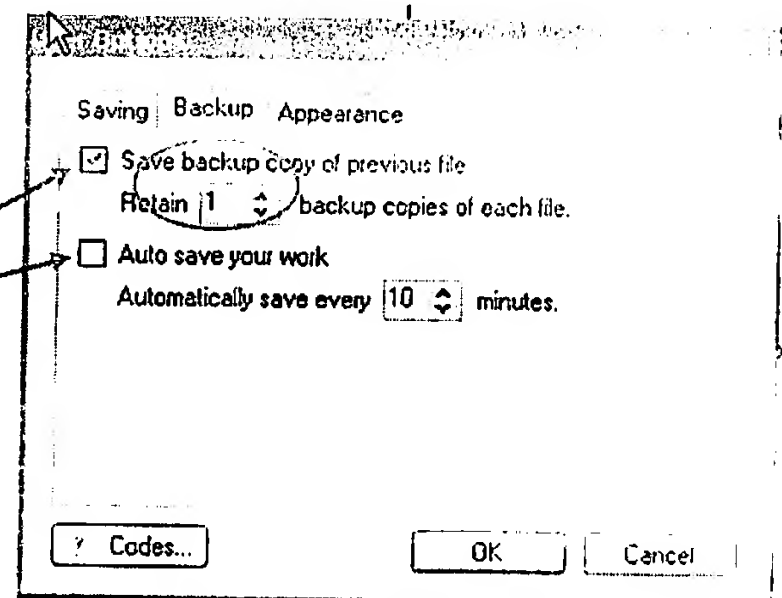


- Available Designs**
- [-] Your Favorites
    - [-] UL Insurance
    - [-] VUL Insurance
  - [-] Insurance Products
    - [-] MoneyGuard
    - [-] Term Insurance
    - [-] Ill Insurance



Here you have the option of always going to the last directory that you opened or saved to, or always starting in a specific directory chosen by you.

Under the **Backup** tab, the user has the option of creating as many backup copies of their illustration as they like. They may also automatically save a copy at pre-determined intervals. The last tab, **Appearance**, allows the user to set the flash indicator for new errors or to highlight active fields.

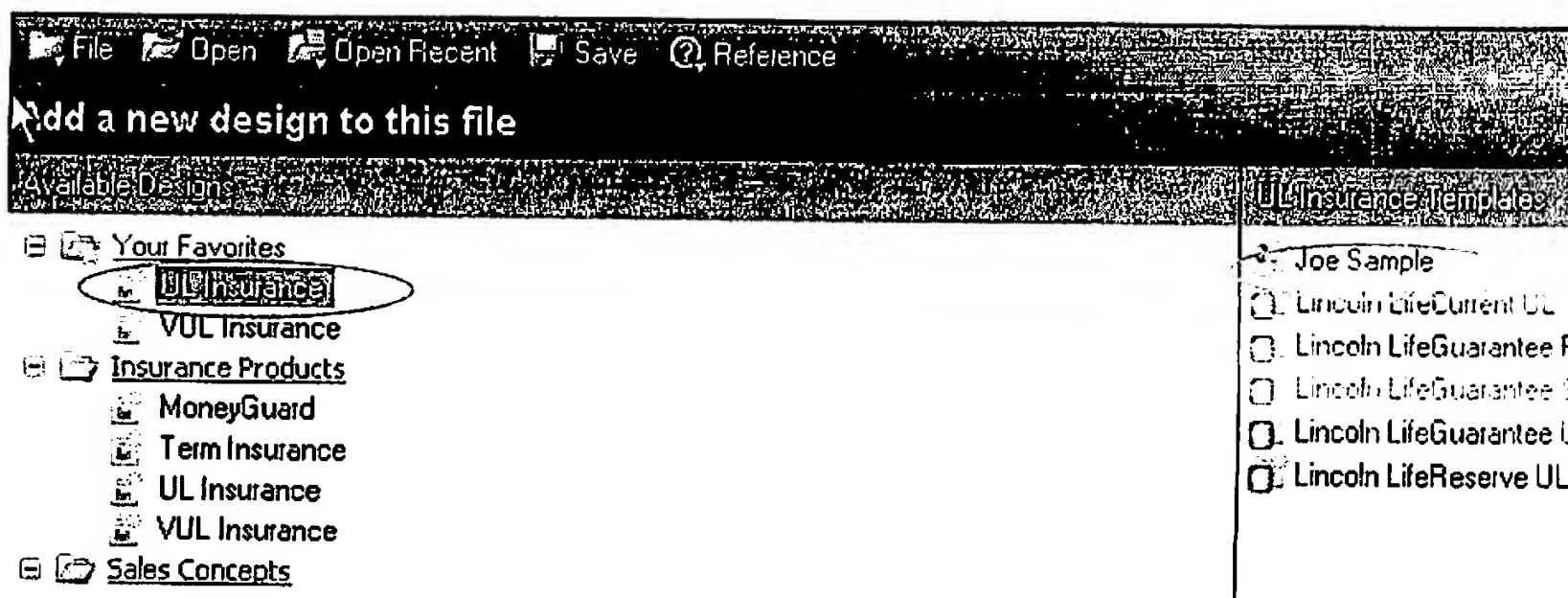




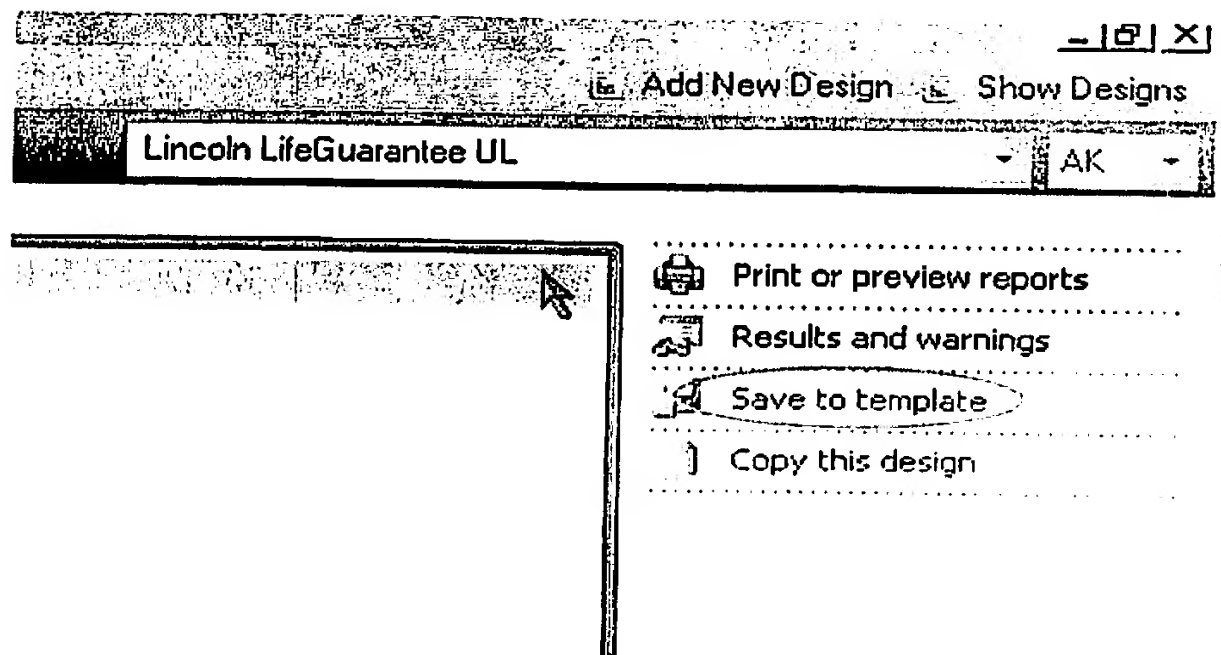
# Lincoln Designit<sup>SM</sup> Platform

## How to Use Templates

After launching the Lincoln Designit<sup>SM</sup> illustration platform, select a product from the list on the left hand side of the screen. A list of Company supplied templates will appear on the right hand side of the screen. These are commonly used product design templates for each type of product. For the VUL products there will also be a list of sales templates such as College Fund, Max Fund with Income.



After completing the illustration, you may save the design by clicking on Save to template on the right hand side of the screen as seen below. This template will then be added to your list of choices the next time you enter the system. An example of a user created template is shown above (Joe Sample).



# Lincoln DesignIt<sup>SM</sup> Platform

## How to View and Print Reports

Lincoln DesignIt<sup>SM</sup> allows the user to:

- Calculate a "Quick Preview" premium summary
- View "Results and Warnings" ledger summary
- Select and Preview reports on screen
- Print all or selected reports

All these commands can be activated from the right navigation bar of any product design.

### Quick Preview

When enough basic coverage information is input for DesignIt<sup>SM</sup> to calculate premiums, a Quick Preview of key premium information (depending on the product) is visible in the Quick Preview section of the right navigation bar. For example:

- Guideline Premium
- Guideline Single Premium
- Product Minimum Premium
- TAMRA/7-Pay Premium
- Target Premium

To calculate these Quick Preview premiums, click on Refresh [F5]. As the input changes, the calculations may need to be recalculated. If so, the system will display a message:

### Preview Is Outdated

To update the Quick Preview, click Refresh [F5].

Quick Preview	
Guideline Premium	24,079.41
Guideline Single Premium	241,355.00
Product Minimum Premium	12,263.00
TAMRA/7 Pay	15,876.47
Target	24,079.41
<b>Annual Base Premium</b>	<b>15,337.00</b>

# Exhibit K

## View Results and Warnings

The Results and Warnings command on the right navigation bar provides either a ledger of results or a list of warnings regarding the illustration. To use this command, enough information must be input to allow calculations and any errors must be corrected. The Results View may be changed, by using the "Currently Viewing" drop down box and clicking on the information desired, such as guaranteed or alternate values.

Lincoln Life VULane 2007

Lincoln VULane 2007

Compare To: 2007 Row Color

Current Charges/Hypotheticals

Year	Age	Total Payment	After Tax Outlay	Account Value 8.00% / 7.24%	Guaranteed Value 8.00% / 7.24%	Death Benefit 8.00% / 7.24%
1	30	15,300	15,300	9,259	0	1,000,000
2	31	15,300	15,300	15,181	0	1,000,000
3	32	15,300	15,300	22,306	0	1,000,000
4	33	15,300	15,300	28,526	0	1,000,000
5	34	15,300	15,300	34,172	6,052	1,000,000
6	35	15,300	15,300	40,057	11,907	1,000,000
7	36	15,300	15,300	45,253	20,293	1,000,000
8	37	15,300	15,300	49,949	26,530	1,000,000
9	38	15,300	15,300	54,059	32,163	1,000,000
10	39	15,300	15,300	57,604	37,264	1,000,000
11	40	15,300	15,300	60,625	41,845	1,000,000
12	41	15,300	15,300	63,134	45,914	1,000,000
13	42	15,300	15,300	65,136	49,576	1,000,000
14	43	15,300	15,300	66,738	52,848	1,000,000
15	44	15,300	15,300	68,005	55,895	1,000,000
16	45	15,300	15,300	69,153	57,953	1,000,000
17	46	15,300	15,300	70,197	59,257	1,000,000
18	47	15,300	15,300	71,145	60,815	1,000,000
19	48	15,300	15,300	72,000	62,160	1,000,000

Results and Warnings

Currently Viewing

Close

QuickCheck Error: 10,071.61  
 Guideline Single: 27,288.32  
 Product Warning: 10,700.00  
 Term 1/2 Pk: 24,374.47  
 Target: 24,150.37  
 Annual Rate Premium: 10,340.20

Warnings will appear in red if applicable to the illustration:

Results and Warnings

Compare To: 2007 Row Color

Current Charges/Hypotheticals

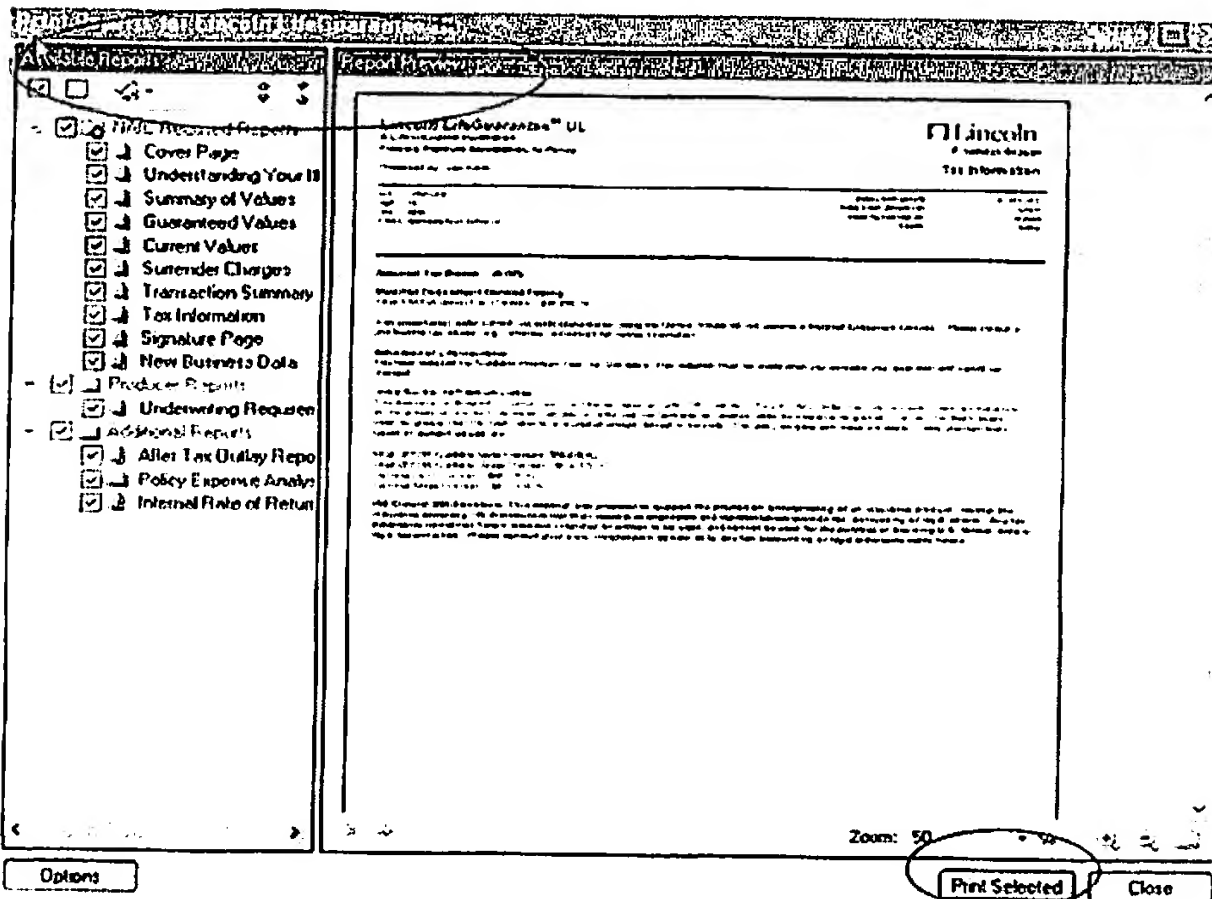
Year	Age	Total Payment	After Tax Outlay	Account Value 8.00% / 7.24%	Guaranteed Value 8.00% / 7.24%	Death Benefit 8.00% / 7.24%	Ghost 1 Account Value	Ghost 1 Death Benefit
1	46	4,500.00	4,500.00	3,937.60	1,329.60	100,000.00	4,001.06	100,000.00
2	47	4,500.00	4,500.00	8,219.66	5,656.58	100,000.00	8,307.19	100,000.00
3	48	4,500.00	4,500.00	12,724.81	10,261.81	100,000.00	12,701.17	100,000.00
4	49	4,500.00	4,500.00	17,524.62	15,165.62	100,000.00	17,207.94	100,000.00
5	50	3,000.56	3,000.56	21,231.84	18,920.04	100,000.00	20,717.47	100,000.00
6	51	0	0	22,122.76	19,903.76	100,000.00	21,345.02	100,000.00
7	52	0	0	23,066.65	21,043.65	100,000.00	22,030.63	100,000.00
8	53	0	0	24,066.58	22,164.56	100,000.00	22,804.08	100,000.00
9	54	0	0	25,124.99	23,347.39	100,000.00	23,648.50	100,000.00
10	55	0	0	26,243.95	24,597.95	100,000.00	24,521.70	100,000.00
11	56	0	0	27,435.97	26,224.97	100,000.00	25,368.52	100,000.00
12	57	328.66	328.66	29,646.79	28,275.79	100,000.00	26,557.02	100,000.00
13	58	1,784.12	1,784.12	33,127.89	31,902.03	100,000.00	29,212.26	100,000.00
14	59	1,784.12	1,784.12	36,944.43	35,771.43	100,000.00	31,900.71	100,000.00
15	60	1,784.12	1,784.12	40,015.30	39,901.30	100,000.00	34,897.94	100,000.00
16	61	1,784.12	1,784.12	43,052.62	43,052.62	100,000.00	37,936.06	100,000.00
17	62	1,784.12	1,784.12	45,960.67	45,960.67	100,000.00	41,110.62	100,000.00
18	63	1,784.12	1,784.12	48,447.65	48,447.65	100,000.00	44,420.96	100,000.00
19	64	1,784.12	1,784.12	50,658.28	50,658.28	100,000.00	47,900.70	100,000.00
20	65	1,784.12	1,784.12	52,590.67	52,590.67	100,000.00	51,536.55	100,000.00
21	66	1,784.12	1,784.12	54,266.95	54,266.95	100,000.00	55,306.07	100,000.00
22	67	1,784.12	1,784.12	55,734.63	55,734.63	100,000.00	59,274.99	100,000.00

## Exhibit L

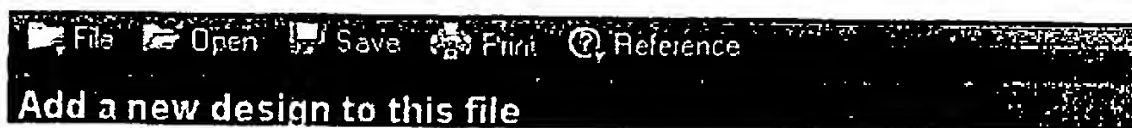
### Preview and Print Reports

**Print and Preview Reports** at the top of the right navigation bar. The Available Report section on the right side of the screen includes a list of Required Reports, Producer Reports, and Additional reports. The user can select all or some of the reports by clicking on the box next to them.

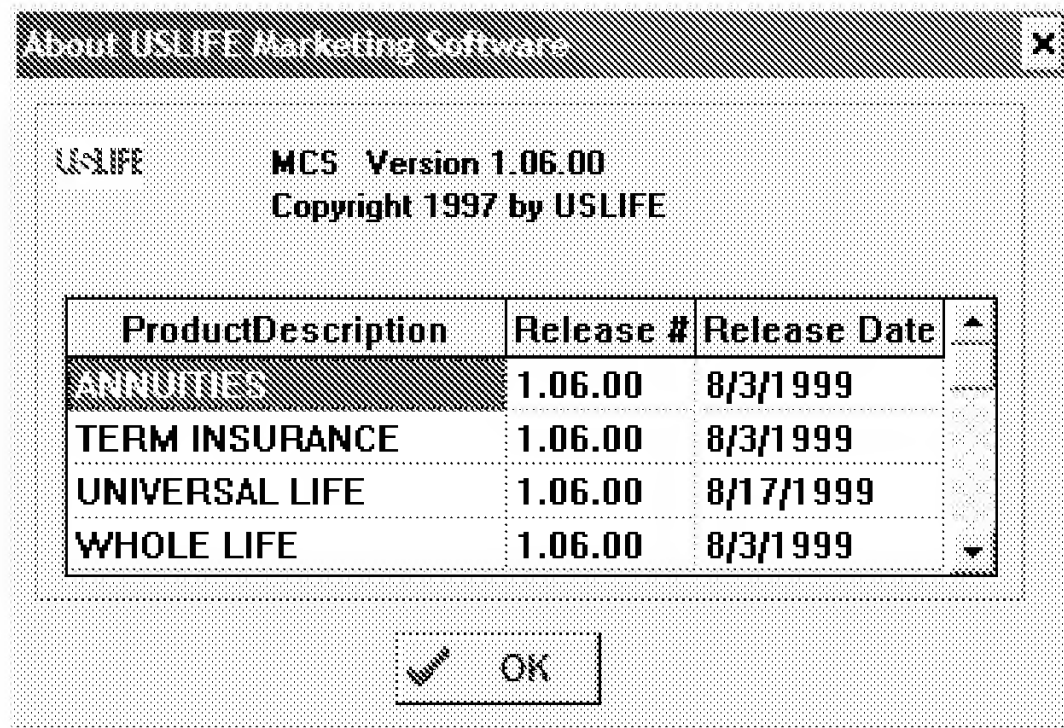
To **Preview**, the user must click on a specific report or page listed. The page or report will appear in the Preview Report Box. To scroll to another report, the user must click the selection on the right hand page. To **Print** a report, Lincoln DesignIt<sup>SM</sup> works like any other windows based application. By clicking on **Print Selected**, a print screen will appear to identify the printer and other options.



To print reports from any existing files, use the print icon on the main toolbar. This will access all the design files.



## Exhibit M



# Exhibit N

<div>File   Setup   Data   Tools   Help</div> <div>  Quit    Print    Calculate    Save    Recall    New    Help    Exit </div>									
Insured	LAST NAME		FIRST NAME		M	Male			
<div>  Insurance    Sales    Tools </div>									
<div>  Policy    Schedule    Universal    Account </div>									
Issue Age:	20	Issue Date:	10/28/2009		Basic Solve				
Underwriting					Face Amount	0	Yrs to pay	80	
Class:	Standard Non-Tobacco User				Enter Prem	0.00	Annual		
Substandard:					Option	Level	Increasing		
Print Yrs:	20	Print to age:	40			Pour-In	0.00	1035 exch	
Agent					Illus Interest	0.00			
Case:					Term Rdr	LTR 0	DTR 0		
					AIR	None	to year		to age
<div>  Base Policy    Orders    Substandard    Solve Type    Schedule    Disbursement </div>									



## Exhibit O

**File/New**

If you request "NEW" from the File pull down menu or from the toolbar, the system will erase the data entered in all of the foldertabs, and allow you to enter a new proposal with no prior entries.

**Insured** **LAST NAME** **New**

**Issue Age:**  **Issue Date:**

**Underwriting Class:**

**Substandard:**

**Print Yrs:**  **Print to age:**

**Agent**

**Case:**

**BASE POLICY**

**Print Setup Print Exit**

## Exhibit P

**Save/Recall**

The "Save" feature will allow you to file and Save ledgers you have input in MCS. When you press the Save button you will be prompted to the "Filer Save Proposal Dialog" box where you can then save the current proposal in an existing folder or a new folder.

The "Recall" feature will allow you to retrieve saved proposals from the filer list displayed in the "Filer Recall Proposal Dialog".

**New Folder** - You can enter the name of the folder in which you would like to file your input illustrations here. You can create various folders for filing specific plans or type of illustrations if you wish.

**Proposal Name** - The Proposal name will default to the insured's name entered. You can change the name if you wish, but the system will print the insured's name when you request to print the illustration(s) using our Batch Print feature under Data in the horizontal menu, or Recall the proposal and select Print from the MCS Base Policy screen.

All saved illustrations will be listed in alphabetical order within each folder. You can Save New proposals, Overwrite existing proposals, Recall or Delete proposals listed.

## Exhibit Q



File   Setup   Data   Tools   Help										
<div> <div>QuickCalc</div> <div>Let Input</div> <div>Calculate</div> <div>Save</div> <div>Recall</div> <div>New</div> <div>Help</div> <div>Exit</div> </div>										
Insured	LAST NAME			FIRST NAME			M	Male		
<div> <div>Proposals</div> <div>Sales Tools</div> </div>										
AK	Old Line Life			Universal Life			<div> <div>AG Prime</div> <div>AG Prime</div> <div>Universal Elite Plus</div> <div>Universal Classic Plus</div> <div>AG Prime Survivor+</div> <div>Reproposal</div> </div>			
Issue Age:	20	Issue Date:	10/28/2009			<div> <div>Basic Solv</div> <div>Face Amou</div> <div>Enter Pren</div> </div>				
Underwriting Class:	Standard Non-Tobacco User									
Substandard:				<div> <div>Option</div> <div>Level</div> <div>Increasing</div> </div>						
Print Yrs:	20	Print to age:	40	Pour-In			0.00	1035 exch		
			illus interest			0.00				
Agent				Term Rdr			LTR 0	DTR 0		
Case:				AIR			None	to year	to age	
<div> <div>Base Policy</div> <div>Options</div> <div>Substandard</div> <div>Policy Type</div> <div>Schedule</div> <div>Disbursements</div> </div>										

## Exhibit R

Options Form

Print Page Options

- ☐ Format UL Ledgers 3 Interest Rates Per Page
- ☐ Underwriting Requirements Page
- ☐ Explanation Page
- ☐ List Input
- ☐ NAIC Basic Ledger Only
- ☐ NAIC Supplemental Ledger Only

 OK  Help

## Exhibit S

? Master Client System Table of Contents

File Edit Bookmark Help

Contents Search Back History

### Name Dialog Form

If you click on the **Insured, Agent, Other Insured Rider or Spouse Rider** button the system will display a "Name Dialog" screen. To enter a new Insured, click on the **New** button. You can input information such as Name, Address and Phone Numbers for the Insured, Agent and/or Spouse. In the Address and Phone tabs, a **note pad** is provided for writing free-form notes. Click OK or **Apply** to save your data.

You may edit Client information by typing over the existing data.

You can enter the Insured's Date of Birth on this screen. If you enter the DOB here, **the system will calculate the Issue Age that displays in the Base Policy screen.** If a DOB has been entered, you will not be able to change the Issue Age on the Base Policy screen (on Single Life plans only).

**If a DOB is NOT entered on the Name tab, you will need to enter the Insured's issue age on the Base Policy screen.**

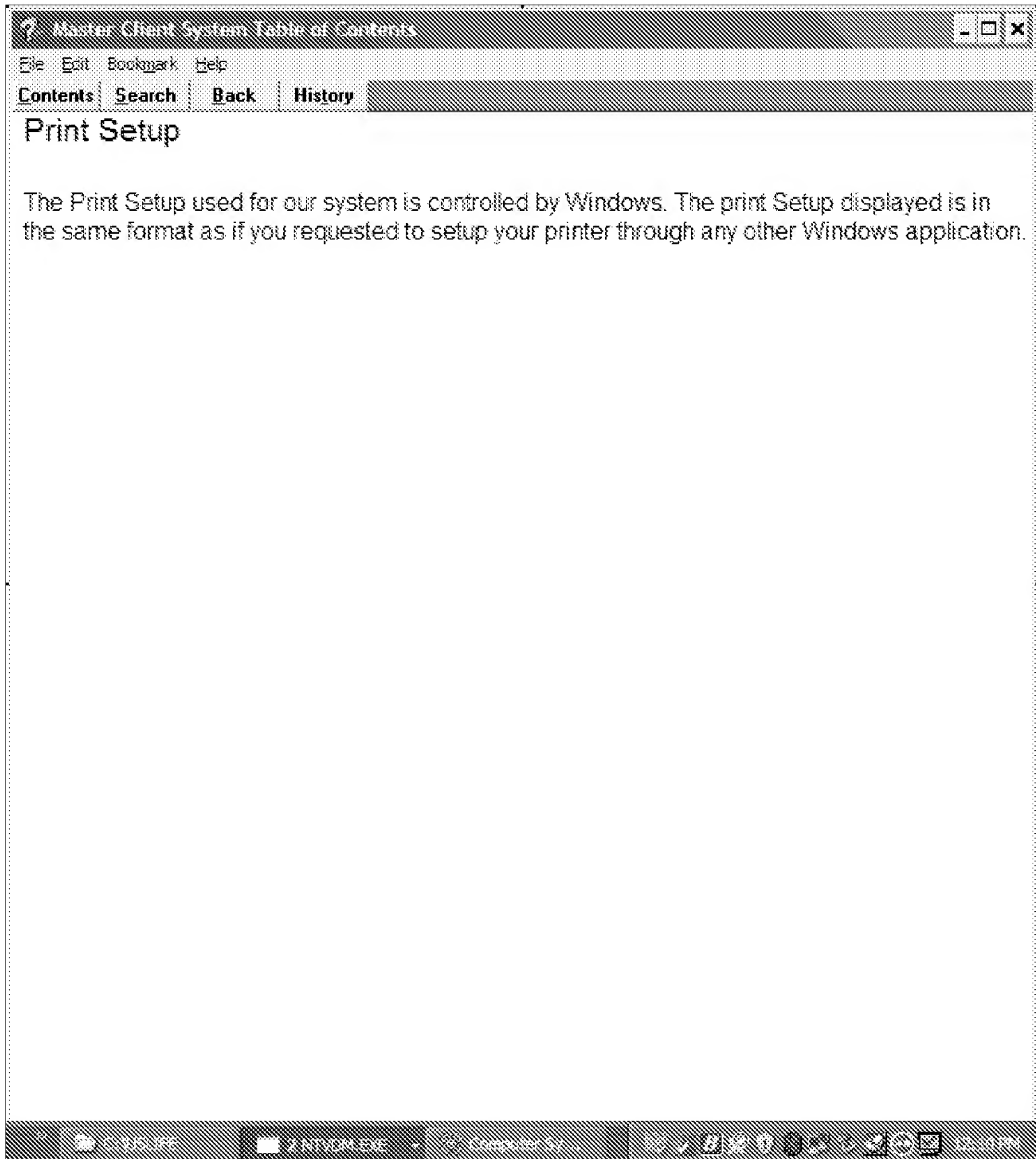
**Note: All NAIC plans require the Agent's address to be printed on the illustration.**

The screenshot shows a web browser window titled "Name Dialog Form". The browser's address bar shows "http://www.abc.com". The browser's status bar shows "2 KB/34 KB" and "100% Computer". The form has three tabs: "Name", "Address", and "Phone". The "Name" tab is selected. The form contains the following fields:

Name		
Last Name	First Name	M.I.
DOE	JOHN	A
Date Of Birth	Prefix	Suffix
2/2/55	Mr	
Social Security #	Sex	
123-45-67	<input checked="" type="radio"/> Male <input type="radio"/> Female	

## Exhibit T







## Exhibit U

### The Basics

## Avoid the insurance illustration trap

When an insurance agent provides a projection of your life insurance payout, there's a lot of data to wade through. Here's what to look for -- and look out for.

By Ginger Applegarth

A life-insurance-policy illustration is a set of projections, prepared by the actuarial department of an insurance company, that shows how your policy will perform over your lifetime.

It includes financial projections for each year. If it's a term policy, the projections extend to the date the policy ends. If you chose permanent life insurance, the projections stretch beyond your 100th birthday.

For term insurance, a policy illustration usually shows at least three things: current and maximum premiums for each year; total premiums paid up to that year; and each year's death benefits. If your policy has "re-entry" provisions for certain years -- requiring you to qualify for the benefits through a physical exam, for example -- there are columns telling you the premiums if you passed ("re-entered") or failed the company's medical requirements.

Sounds easy, doesn't it? If you are stopping at term insurance, you are in luck. If not, be prepared for a shocker when you take a look at your first policy illustration for permanent life insurance.

### An illustrative nightmare

Permanent insurance illustrations are complicated enough to make you want to give up the buying process altogether. The typical term insurance illustration runs two or three pages and contains perhaps 100 numbers. For permanent life insurance, the illustration can run 10 pages with 1,000 numbers. Further complicating this numerical morass: Except for the numbers listed in the "guaranteed" columns, the actual payout for virtually every number you see is bound to be higher or lower than projected.

bing

Look up  
current  
interest  
rates

Why are permanent life insurance illustrations so unreliable? Obviously, the company has to project dozens of years into the future, estimating how well it will invest its portfolio and what its expenses and mortality costs will be. So, except for guaranteed premiums, cash value and death benefits, the future payouts you see in the illustration are pie-in-the-sky figures.

Many reputable agents tell their clients to forget the nonguaranteed numbers altogether and to consider them as icing on the cake (the cake being the guaranteed part). But some agents don't, and they brandish the illustration as their primary sales weapon in the battle to get your business.

### Video: How much life insurance is right?

### The interest rate 'sting'

Life insurance agents often sell particular products by touting the company's "current interest rates" and "current dividend rates." It is tempting to just buy the

policy with the highest current rate.

The problem is that current rates are usually guaranteed for only three to 12 months, and some of the life insurance companies with the highest current rates have the most expensive policies in the long run.

### **Continued: Making illustrations work for you**

#### **Making illustrations work for you**

If you keep all of these factors in mind, there are ways to make illustrations work for you.

First, agents are required to give you all of the pages of the life insurance illustration, including the one with the Interest Adjusted Net Cost (IANC) indexes. These "box scores" for each policy take into account the premiums paid as well as the time value of money. They give you the cost per \$1,000 for both guaranteed and projected death benefits (for term and permanent policies) and for the policy's cash value (for permanent policies).

You can use these indexes to compare different policy illustrations in an apples-to-apples way.

### **📺 Video: How much life insurance is right?**

#### **Ask for the payoff projections**

When comparing illustrations, you should always ask for projections that show the payoff if current interest rates continue into the future. Then you should ask for a second illustration that shows the payment if the rates drop by 2 percentage points. It is surprising how much the numbers differ when the scenarios change. This is especially important when comparing policies from different companies. Go for the policy that looks best at the lower rate. That is probably the most conservative company, and therefore it has a better chance of meeting its projections.

bing

Look up  
current  
interest  
rates

Ask your agent for an illustration questionnaire from [The American College](#) for all companies you are considering, and then ask the agent to explain the information to you.

If your agent doesn't know what the IQ is or can't explain what's on it, you should buy from someone else. If an agent talks to you about variable life insurance, he or she must have a National Association of Securities Dealers license, because that's considered an investment product. Sometimes unlicensed agents discuss the product with prospective clients and then have a licensed agent actually sign the application and submit it. Finally, remember that clothes may make the man, but illustrations don't make the company. Illustrations offer only a glimpse into how well a company thinks (or wants you to think) its policy will perform for decades to come. By knowing what illustrations to ask for, how to compare them and what your agent should do, you will maximize your chances of picking the right one.

***Updated Sept. 23, 2009***

Exhibit V



**UNITED STATES DEPARTMENT OF COMMERCE  
Patent and Trademark Office**

Address: COMMISSIONER OF PATENTS AND TRADEMARKS  
Washington, DC 20231

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.
08/661,004	06/10/96	LIBMAN	R

STEPHEN T SULLIVAN  
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PHOENIX AZ 85018-2140

LM61/0309

EXAMINER

ROMAIN, J

ART UNIT

PAPER NUMBER

2765

DATE MAILED:

03/09/99

**Please find below and/or attached an Office communication concerning this application or proceeding.**

**Commissioner of Patents and Trademarks**

## Notice of Allowability

Application No.  
**08/661,004**

Applicant(s)  
**Libman**

Examiner  
**Romain Jeanty**

Group Art Unit  
**2765**



All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance and Issue Fee Due or other appropriate communication will be mailed in due course.

☒ This communication is responsive to 11/13/1998.

☒ The allowed claim(s) is/are 1-56.

☐ The drawings filed on \_\_\_\_\_ are acceptable.

☐ Acknowledgement is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d).

☐ All ☐ Some\* ☐ None of the CERTIFIED copies of the priority documents have been  
☐ received.

☐ received in Application No. (Series Code/Serial Number) \_\_\_\_\_.

☐ received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

\*Certified copies not received: \_\_\_\_\_.

☐ Acknowledgement is made of a claim for domestic priority under 35 U.S.C. § 119(e).

A SHORTENED STATUTORY PERIOD FOR RESPONSE to comply with the requirements noted below is set to EXPIRE **THREE MONTHS** FROM THE "DATE MAILED" of this Office action. Failure to timely comply will result in ABANDONMENT of this application. Extensions of time may be obtained under the provisions of 37 CFR 1.136(a).

☐ Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL APPLICATION, PTO-152, which discloses that the oath or declaration is deficient. A SUBSTITUTE OATH OR DECLARATION IS REQUIRED.

☒ Applicant MUST submit NEW FORMAL DRAWINGS

☒ because the originally filed drawings were declared by applicant to be informal.

☐ including changes required by the Notice of Draftsperson's Patent Drawing Review, PTO-948, attached hereto or to Paper No. \_\_\_\_\_.

☐ including changes required by the proposed drawing correction filed on \_\_\_\_\_, which has been approved by the examiner.

☐ including changes required by the attached Examiner's Amendment/Comment.

Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the reverse side of the drawings. The drawings should be filed as a separate paper with a transmittal letter addressed to the Official Draftsperson.

☐ Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

Any response to this letter should include, in the upper right hand corner, the APPLICATION NUMBER (SERIES CODE/SERIAL NUMBER). If applicant has received a Notice of Allowance and Issue Fee Due, the ISSUE BATCH NUMBER and DATE of the NOTICE OF ALLOWANCE should also be included.

### Attachment(s)

☒ Notice of References Cited, PTO-892

☒ Information Disclosure Statement(s), PTO-1449, Paper No(s). \_\_\_\_\_

☒ Notice of Draftsperson's Patent Drawing Review, PTO-948

☐ Notice of Informal Patent Application, PTO-152

☐ Interview Summary, PTO-413

☐ Examiner's Amendment/Comment

☐ Examiner's Comment Regarding Requirement for Deposit of Biological Material

☒ Examiner's Statement of Reasons for Allowance

Serial Number: 08/661,004

Page 2

Art Unit: 2762

1. The formal drawings filed on November 13, 1998 are not acceptable. Applicant is required to submit formal drawings.

*Allowable Subject Matter*

2. The following is an examiner's statement of reasons for allowance:

Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

3. The following is an examiner's statement of reasons for allowance:

Prior art of record taken alone or in combination fails to teach or suggest a decision criteria to select a subset of the financial products for each of the clients appropriate for that client taken in combination with an apparatus for using client information about clients in the form of a plurality of client records to automatically select and present financial products appropriate for each of the clients as recited in independent claims 1, 8, 14, 15, 16, 19, 20, 21, 22, 23, 25, and 28.

Prior art of record taken alone or in combination fails to teach or suggest to select a subset of the financial products for each of the clients appropriate

Serial Number: 08/661,004

Page 3

Art Unit: 2762


for that client using the client information, the financial products information, and the decision criteria and preparing a client communication for each of the clients which identifies the subset of the financial products for that client as taken in combination with a method for using client information about clients comprising a plurality of client records to automatically select and present financial products appropriate for the clients as recited in independent claims 2, 35, 41, 42, 43, 46, 47, 48, 49, 50, 52, and 55.

***Conclusion***

4. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Romain Jeanty whose telephone number is (703) 308-9585. The examiner can normally be reached on weekdays from 8:00 a.m to 4:30 p.m.

If attempts to reach the examiner are not successful, the examiner's supervisor, Allen R. MacDonald, can be reached at (703) 305-9708. The fax number for this group is (703) 308-5397.

February 26, 1999.



RJ/

ALLEN R. MACDONALD  
SUPERVISORY PATENT EXAMINER



**STATEMENT OF REASONS FOR PATENTABILITY AND/OR CONFIRMATION**

Claims 1-7, 19, 30-34 and 46 are confirmed.

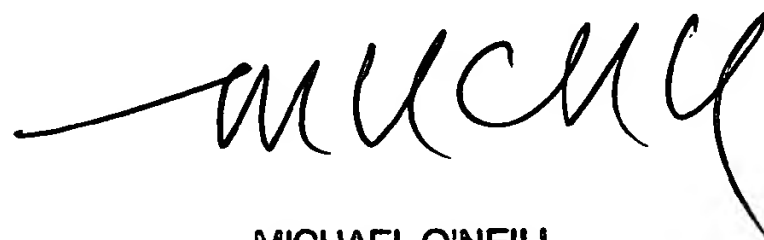
Claims 8-18, 20-29, 35-40, 42-45 and 47-109, 111-140 and 142-162 are patentable.

The following is an examiner's statement of reasons for patentability and/or confirmation of the claims found patentable in this reexamination proceeding:

Claims 1, 2, 8, 15, 16, 21, 22, 23, 25, 28, 35, 42, 43, 46, 48, 49, 55 and those that depend therefrom are confirmed because, but not necessarily limited as the only reason, the prior art patent and printed publications within this reexamination proceeding fail to disclose, teach or suggest, singly or in combination, the inputting means automatically inputting the plurality of client records without human intervention between input of the respective client records as the Patent Owner has argued in the remarks within this reexamination proceeding which is also incorporated herein as part of the reason for confirmation.

Claims 14, 19, 20, 41, 46, 47, 50, 52 and those that depend therefrom are confirmed because, but not necessarily limited as the only reason, the prior art lacks disclosing, teaching or suggesting the claimed subject matter focused on life insurance products. Instead, the prior art of record is in the area of financial asset planning for retirement.

Any comments considered necessary by PATENT OWNER regarding the above statement must be submitted promptly to avoid processing delays. Such submission by the patent owner should be labeled: "Comments on Statement of Reasons for Patentability and/or Confirmation" and will be placed in the reexamination file.



MICHAEL O'NEILL  
CRU EXAMINER - AU 3993

CONF. JJ  
AK